

UNITED COMMUNITY BANKS, INC.

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 1249347	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$7,269	\$6,977	-4.0%		
Loans	\$4,708	\$4,188	-11.0%		
Construction & development	\$1,008	\$624	-38.1%		
Closed-end 1-4 family residential	\$984	\$864	-12.2%		
Home equity	\$340	\$303	-10.9%		
Credit card	\$0	\$0			
Other consumer	\$121	\$84	-30.3%		
Commercial & Industrial	\$392	\$374	-4.6%		
Commercial real estate	\$1,684	\$1,727	2.5%		
Unused commitments	\$455	\$433	-4.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1,171	\$1,869	59.6%		
Asset-backed securities	\$0	\$0	-100.0%		
Other securities	\$758	\$249	-67.1%		
Cash & balances due	\$207	\$190	-7.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$159	\$79	-50.5%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$145	\$77	-46.7%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$6,697	\$6,353	-5.1%		
Deposits	\$6,485	\$6,170	-4.9%		
Total other borrowings	\$156	\$143	-8.3%		
FHLB advances	\$55	\$41	-26.3%		
Equity					
Equity capital at quarter end	\$572	\$624	9.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$40	\$292	NA		
Performance Ratios					
Tier 1 leverage ratio	7.5%	8.8%	--		
Tier 1 risk based capital ratio	10.8%	13.6%	--		
Total risk based capital ratio	12.6%	14.9%	--		
Return on equity ¹	-97.4%	9.0%	--		
Return on assets ¹	-9.1%	0.8%	--		
Net interest margin ¹	3.9%	3.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	95.3%	88.7%	--		
Loss provision to net charge-offs (qtr)	100.2%	30.7%	--		
Net charge-offs to average loans and leases ¹	3.0%	4.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	7.6%	6.8%	2.2%	2.4%	--
Closed-end 1-4 family residential	4.7%	2.4%	1.4%	0.9%	--
Home equity	1.6%	0.7%	0.4%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.3%	1.2%	0.8%	0.7%	--
Commercial & Industrial	1.4%	9.2%	0.9%	5.0%	--
Commercial real estate	2.6%	1.5%	0.4%	0.2%	--
Total loans	3.9%	3.1%	1.0%	1.1%	